

Certificate Number: 17082-PAE-DE-039178982

Bankruptcy Case Number: 24-14429



17082-PAE-DE-039178982

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 22, 2024, at 1:50 o'clock PM MST, JOSEPH T PIER completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 22, 2024 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director